PTO/SB/01 (03-01)

Approved for use through 10/31/2002. OMB 0651-0032

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Attorney Docket Number

	Attorney Docket Number							
DECLARATION FOR UTILITY OR DESIGN	First Named Inventor KHAI HEE KWAN							
PATENT APPLICATION	COMPLETE IF KNOWN							
(37 CFR 1.63)	Application Number							
Declaration Declaration	Filing Date _							
Submitted OR Submitted after Initial Filing (surcharge	Group Art Unit							
with Initial Filing (surcharge (37 CFR 1.16 (e)) required)	Examiner Name							
As a below named inventor, I hereby declare that:								
My residence, mailing address, and citizenship are as stated be	elow next to my name.							
I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:								
names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: A computer network wethod for conducting payment over a network by debiting and crediting leteronmunication (Title of the Invention)								
								accounts
(Title of the Invention)								
the specification of which								
is attached hereto								
OR								
OR was filed on (MM/DD/YYYY)	as United States Application Number or PCT International							
اريا غاد								
Application Number and was amen	oded on (MM/DD/YYYY) (if applicable)							

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed

	Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached? YES NO
	.				

Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:

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DECLARATION — Utility or Design Patent Application

Direct all correspondence to: Customer Number or Bar Code Label 23336 OR Correspondence address below								
Name KHAI HEE KWAN								
Address 1 Roma Ave								
city Kensing from	s	tate NJW	ZIP 2033					
Country AUSTRALIA FOR	mil: KHKi	VAN@Yahoo.com	Fax					
thereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the walldity of the application or any patent issued thereon.								
NAME OF SOLE OR FIRST INVENTOR : A petition has been filed for this unsigned inventor								
Given Name [Given Name [Family Name KWAN] [First and middle [if any])								
Inventor's Date								
Residence: City	State NSW		MALAYSIAN Citizenship					
Mailing Address / Roma Ave, Kersington								
City	State NSW	ZIP 2033	Country AUSTRALIA					
NAME OF SECOND INVENTOR:	A petition has b	een filed for this unsi	gned inventor					
Given Name (first and middle [if any]) Family Name or Surname								
Inventor's Signature	Date							
Residence: City	State	Country	Citizenship					
Mailing Address								
City	State	ZIP	Country					
Additional inventors are being named on the supplemental Additional Inventor(s) sheet(s) PTO/SR/02A attached hereto								